

Information to identify the case:

Debtor 1	Harold K. Shaffer	Social Security number or ITIN	xxx-xx-5491
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 16-23398-CMB			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Harold K. Shaffer

2/11/22

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Harold K. Shaffer
Debtor

Case No. 16-23398-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 11, 2022

User: auto
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 13, 2022:

Recip ID	Recipient Name and Address
db	+ Harold K. Shaffer, 713 Clay Road, South Connellsville, PA 15425-5416
14288079	Advanced Call Center Technologies, P.O. Box 9091, Gray, TN 37615-9091
14288086	+ KML Law Group, 701 Market Street--Suite 5000, Philadelphia, PA 19106-1541
14288092	Rushmore Service Center, P.O. Box 5508, Sioux Falls, SD 57117-5508
14288094	+ Teamsters Local #30 Federal Credit Union, 1217 Lewis Avenue, Jeannette, PA 15644-3108
14288095	Vital Recovery Services, Inc., P.O. Box 923748, Norcross, GA 30010-3748

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 12 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 11 2022 23:09:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PRA.COM	Feb 12 2022 04:03:00	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
14302032	EDI: ARSN.COM	Feb 12 2022 04:03:00	ARS National Services, Inc., P.O. Box 469046, Escondido, CA 92046-9046
14288080	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Best Buy Visa, P.O. Box 790441, Saint Louis, MO 63179-0441
14288081	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091
14294484	EDI: CAPITALONE.COM	Feb 12 2022 04:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14288082	+ EDI: CITICORP.COM	Feb 12 2022 04:03:00	Citi Diamond Preferred Card, P.O. Box 6500, Sioux Falls, SD 57117-6500
14288083	+ EDI: CCS.COM	Feb 12 2022 04:03:00	Credit Collection Services, P. O. Box 773, Needham, MA 02494-0918

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User: auto

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14288084	Email/PDF: creditonebknotifications@resurgent.com	Feb 11 2022 23:18:35	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14288085	EDI: AMINFOFP.COM	Feb 12 2022 04:03:00	First Premier Bank, P.O. Box 5524, Sioux Falls, SD 57117-5524
14302033	+ EDI: IRS.COM	Feb 12 2022 04:03:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14329271	Email/PDF: resurgentbknotifications@resurgent.com	Feb 11 2022 23:18:37	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14288087	+ Email/Text: bk@lendingclub.com	Feb 11 2022 23:09:00	Lending Club Corporation, 71 Stevenson Street--Suite 300, San Francisco, CA 94105-2934
14288088	EDI: RMSC.COM	Feb 12 2022 04:03:00	Lowe's/Synchrony Bank, Attn: Bankruptcy Department, P.O. Box 965060, Orlando, FL 32896-5060
14302739	+ EDI: MID8.COM	Feb 12 2022 04:03:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14312580	EDI: AGFINANCE.COM	Feb 12 2022 04:03:00	ONEMAIN FINANCIAL, PO BOX 3251, EVANSVILLE, IN 47731-3251
14288089	EDI: AGFINANCE.COM	Feb 12 2022 04:03:00	One Main Financial, P.O. Box 140489, Irving, TX 75014-0489
14288090	Email/Text: Bankruptcy.Notices@pnc.com	Feb 11 2022 23:09:00	PNC Bank, Consumer Loan Center, 2730 Liberty Avenue, Pittsburgh, PA 15222
14401052	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14347474	EDI: PRA.COM	Feb 12 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14355156	+ EDI: JEFFERSONCAP.COM	Feb 12 2022 04:03:00	Premier Bankcard, Llc, c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
14311093	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 11 2022 23:09:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
14288091	+ Email/Text: bankruptcyteam@quickenloans.com	Feb 11 2022 23:09:00	Quicken Loans, Inc., 1050 Woodward Avenue, Detroit, MI 48226-3573
14288661	EDI: RECOVERYCORP.COM	Feb 12 2022 04:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14288093	EDI: AGFINANCE.COM	Feb 12 2022 04:03:00	Springleaf Financial Services, Bankruptcy Department, P.O. Box 3251, Evansville, IN 47731-3251
14420665	+ EDI: DRIV.COM	Feb 12 2022 04:03:00	Santander Consumer USA, Inc., P.O. Box 560284, Dallas, TX 75356-0284
14288096	EDI: RMSC.COM	Feb 12 2022 04:03:00	Walmart MasterCard/Synchrony Bank, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 31

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Quicken Loans Inc.
cr		Rocket Mortgage, LLC f/k/a Quicken Loans, LLC f/k/

District/off: 0315-2

User: auto

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14348760

*+

Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 13, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 11, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc.. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com
Daniel R. White	on behalf of Debtor Harold K. Shaffer sheila@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;gianna@zeblaw.com
Joshua I. Goldman	on behalf of Creditor Quicken Loans Inc. jgoldman@kmlawgroup.com angelica.reyes@padgettlawgroup.com
Maria Miksich	on behalf of Creditor Quicken Loans Inc. mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

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